

Copy of your Western Union® Money Transfer receipt to Bridgecrest

From: noreply@westernunionspeedpay.com

To: RICKSADDLER@YAHOO.COM

Date: Monday, October 14, 2019, 11:14 AM CDT

This is a copy of your Western Union® Money Transfer receipt and confirms Your authorization for a one-time electronic bill payment to Bridgecrest on 10/14/2019. The Total amount will be debited from, or charged to, Your Bank Account or Card listed below.

Confirmation Number: 15406831

Sender Name: RICHARD SADDLER
Sender Address: 413 GENOA DR , BALLWIN, MO 63021
Account Number with Receiver: 8001
Your Bank Account or Card #: 1228

Receiver: Bridgecrest
PO Box 52020
Phoenix, AZ 85072-2020

Date Available for Posting: 10/14/2019
Payment Amount: \$35.00
Money Transfer Fee: \$3.95
Additional Fees: \$0.00
Transfer Taxes: \$0.00
Total: \$38.95

Please contact Bridgecrest directly at the address listed above or by calling toll-free to 1-800-967-8526 if you have questions about the posting of this Payment to Your Bridgecrest account ending with 8001.

Western Union Financial Services, Inc.
P.O. Box 6036, Englewood, CO 80112

Please note: This email message was sent from a notification-only address that cannot accept incoming email. Please do not reply to this message.

Terms and Conditions
& E-Sign Disclosure And Consent Notice

THE RETAIL MONEY TRANSFER SERVICE ("SERVICE") IS PROVIDED BY WESTERN UNION FINANCIAL SERVICES, INC. ("WESTERN UNION" OR "US") AND IS SUBJECT TO THESE TERMS AND CONDITIONS AND APPLICABLE LAW. Additional information regarding the Services may be obtained at www.westernunion.com. Each bill payment conducted through the Service is a money transfer performed by Western Union ("Payment") on behalf of you, the sender, of that money transfer ("You" or "Your"). Typically, the receiver of Your Payment ("Receiver") will post Your Payment to Your account within two (2) business days after it has been processed by Us. The amount charged to Your credit card or withdrawn from Your account (listed above as "Total Payment Amount") includes the amount of Your Payment to the Receiver and the Western Union Transfer Fee. Your bank or bank card issuer may also assess fees or charges related to the Payment. Western Union is not involved in the administration or collection of Your account with the Receiver, nor is Western Union involved or associated with the goods and/or services provided by Receiver. If You have any questions regarding Your Payment, or wish to make corrections to the information listed above, please contact Western Union at the address or telephone number listed below.

Cancellations and Refunds: Except as required by law, You may not cancel a Payment once it has been charged to Your credit card or debited from Your bank account. Except as required by law, no refunds of the payment or the Western Union Transfer Fee are available after Your credit card or bank account has been charged or debited.

The following provision applies only to Payment transactions from California: RIGHT TO REFUND: "You, the customer, are entitled to a refund of the money to be transmitted as the result of this agreement if Western Union does not forward the money received from You within 10 days of the date of its receipt, or does not give instructions committing an equivalent amount of money to the person designated by You within 10 days of the date of the receipt of the funds from You unless otherwise instructed by You. If Your instructions as to when the moneys shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted You have a right to a refund of Your money. If You want a refund, You must mail or deliver Your written request to Western Union at PO Box 6036, Englewood, CO 80112. If You do not receive Your refund, You may be entitled to Your money back plus a penalty of up to \$1,000 and attorney's fees pursuant to Section 2102 of the California Financial Code."

LIMITATIONS OF LIABILITY: IN NO EVENT SHALL WESTERN UNION BE LIABLE FOR DAMAGES WHETHER CAUSED BY NEGLIGENCE ON THE PART OF ITS EMPLOYEES, SUPPLIERS OR AGENTS OR OTHERWISE, BEYOND THE SUM OF \$500 (in addition to refunding the Payment amount and the transfer fee and except as provided in California Financial Code § 2102(c)), UNLESS YOU HAVE OBTAINED A HIGHER LIABILITY LIMIT BY CALLING THE CUSTOMER SERVICE NUMBER ABOVE AND PAYING AN ADDITIONAL FEE. IN NO EVENT SHALL WESTERN UNION OR ITS AGENTS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, OR THE LIKE.

WESTERN UNION WILL BE RESPONSIBLE FOR ACTING ONLY ON THOSE INSTRUCTIONS THAT ARE PROPERLY TRANSMITTED THROUGH THIS WEBSITE AND ACTUALLY RECEIVED BY WESTERN UNION, AND DOES NOT ASSUME RESPONSIBILITY FOR MALFUNCTIONS IN COMMUNICATIONS FACILITIES NOT UNDER ITS CONTROL THAT MAY AFFECT THE ACCURACY OR TIMELINESS OF SUCH TRANSMISSIONS. WESTERN UNION IS NOT RESPONSIBLE FOR ANY LOSSES OR DELAYS IN TRANSMISSION OF INSTRUCTIONS ARISING OUT OF THE USE OF ANY INTERNET ACCESS SERVICE PROVIDER OR CAUSED BY ANY BROWSER OR OTHER SOFTWARE OR OTHER CIRCUMSTANCES BEYOND ITS CONTROL. WESTERN UNION IS NOT RESPONSIBLE SHOULD YOU PROVIDE INCORRECT INFORMATION OR IF YOUR PAYMENT INSTRUCTIONS ARE NOT GIVEN SUFFICIENTLY IN ADVANCE TO ALLOW FOR TIMELY PROVISION OF THE SERVICES YOU REQUESTED.

OTHER THAN OUR AGREEMENT WITH THE RECEIVER TO PROVIDE YOU ACCESS TO THE WESTERN UNION SERVICE, WESTERN UNION IS NOT AFFILIATED WITH THE RECEIVER AND DOES NOT GUARANTEE THAT ANY PAYMENTS YOU SEND TO THE RECEIVER WILL BE ACCEPTED BY THE RECEIVER OR BE PROPERLY CREDITED TO YOU BY THE RECEIVER. WESTERN UNION SHALL HAVE NO RESPONSIBILITY OR LIABILITY FOR RECEIVER'S OBLIGATIONS TO YOU. YOU AGREE THAT WESTERN UNION SHALL HAVE NO LIABILITY FOR THE WRONGFUL ACTS, NEGLIGENCE OR ERRORS OF THE RECEIVER (OR RECEIVER'S AGENTS), INCLUDING THE FAILURE TO PROPERLY POST YOUR PAYMENT. WESTERN UNION IS NOT INVOLVED IN THE COLLECTION OF YOUR DEBT.

If there are insufficient funds in Your bank account, or if Western Union does not receive authorization from the bank card issuer or authorization from You to debit Your bank account by ACH, the Payment will not be processed and funds will not be transmitted to the Receiver. Western Union assumes no obligation to send the money transfer or to complete the applicable Payment if Western Union does not receive authorization from the bank card issuer, the financial institution associated with Your bank account or ATM/debit card, or authorization from You to debit Your bank account by ACH. Western Union does not assume any liability for damages resulting from nonpayment of the money transfer or any failure to complete any Payment by reason of the foregoing, or other matters beyond its control.

RESOLUTIONS OF DISPUTES: Unless You opt out as set forth below, any dispute arising from or relating to this Payment transaction shall be resolved by final and binding arbitration. The arbitrator shall also decide what is subject to arbitration. The arbitration will be administered by National Arbitration and Mediation ("NAM") under its Comprehensive Dispute Resolution Rules and Procedures, which are available at www.namadr.com/downloads.cfm or by writing to 990 Stewart Ave., 1st Fl., Garden City, NY, 11530 and explain how to initiate arbitration. You will be responsible for up to \$125 of the administration fees. Western Union may reduce this amount if you demonstrate hardship. This agreement is governed by the Federal Arbitration Act, and any award shall be subject to judicial confirmation. Any arbitration shall take place on an individual basis; class actions or arbitrations are not permitted. If any part of this paragraph is deemed invalid, it shall not invalidate the other parts. If NAM is unavailable, the parties or a court will select another arbitrator. You may opt out of arbitration within 30 days after initiating a Payment transaction by calling 1-800-325-6000. IF YOU DO NOT OPT OUT, YOU WILL WAIVE ANY RIGHT TO A TRIAL BY JURY OR JUDGE IN COURT AND ANY RIGHT TO PARTICIPATE IN A CLASS ACTION.

Using an Account: Where available, Western Union may allow You to send money from or to a bank, a prepaid or credit card, an electronic wallet, a biller, or a similar account (collectively, "Accounts"). The bank or other provider of an Account (the "Account Provider") may impose additional fees on an Account, including cash advance fees. Your

agreement with the Account Provider governs Your use of an Account and sets forth Your rights and liabilities as Account holder of an Account. Unless required by applicable law, Western Union accepts no responsibility to You or any Account holder for any fees imposed by an Account Provider. Services are for personal or individual use only and not for use by or on behalf of any business or legal entity. Western Union may use the Automated Clearing House ("ACH") network, book transfer, electronic funds transfer, wire transfer or other methods to process Payment transactions relating to an Account. Western Union is not responsible for actions taken by the Account Provider, such as improperly posting a transaction. Western Union may rely on information You provide and may rely solely on the Account numbers and identifying numbers that You provide for identifying an Account and/ or Account Provider, regardless of whether or not You also provide the name of the Account holder or the name of the Account Provider.

IMPORTANT NOTICE FOR USING ACCOUNTS: MAKE SURE THE ACCOUNT NUMBER AND ACCOUNT PROVIDER DETAILS SELECTED ARE CORRECT BEFORE SENDING. IF THE ACCOUNT NUMBER OR ACCOUNT PROVIDER DETAILS ARE INCORRECT, MONEY MAY BE DEBITED OR CREDITED TO THE WRONG ACCOUNT AND MAY NOT BE RECOVERED.

Transfers from Accounts: By initiating a Payment transaction from an Account, You (i) affirm You are the owner of the Account and have authority to initiate the Payment transaction and (ii) authorize Western Union to initiate electronic debits and credits to Your Account to process and correct errors or if a Payment transaction cannot be completed. Western Union may by law be liable for damages caused by its failure to debit Your Account in accordance with these terms and conditions, in the correct amount or in a timely manner when properly instructed by You. However, Western Union will not be liable where: (1) You do not have enough money available in Your Account; (2) Your Account is closed or withdrawals restricted; (3) the Payment transaction exceeds dollar or frequency limitations imposed by Western Union or Your Account Provider; (4) circumstances beyond Western Union's control (such as flood, fire, power outages, mechanical or system failures); (5) Your Account Provider does not honor a Payment transaction, the Payment transaction is not processed or the Payment transaction is returned by Your Account Provider; (6) Your instructions are lost or delayed in transmission to Western Union; (7) Western Union fails to process your Payment transaction because of a reasonable security concern or the Service option has been discontinued or suspended, or Western Union otherwise advises You that Your request will not be processed; and (8) other exceptions allowed by law.

Western Union Privacy Policies: Western Union may disclose Your personal information to third parties as explained in the Western Union Privacy Policy Statement; to obtain a copy visit www.westernunion.com or call 1-800-562-2598. Information disclosed may include Your financial background, Your contact information, Your identification, information about Your transactions with us and other information relating to financial matters. Recipients may include financial institutions, retailers, our service providers, government agencies and direct marketers. You may direct us to limit certain disclosures of Your information to some of these parties. Your choice to limit certain disclosures will apply until You tell us to change Your choice or we delete Your data from our systems. To limit disclosures of Your information (opt out), call 1-800-562-2598.

General: This agreement, together with all items incorporated by reference, embodies the entire understanding among the parties. It supersedes all prior understandings and cannot be modified orally. Subject to applicable law, Western Union may assign this agreement to a third party without Your consent. This agreement is governed by Colorado law without regard to conflicts of law rules. If an agreement provision is found invalid, remaining provisions shall be valid. Services are directed solely to persons 18 and over. The English language version controls if there is an inconsistency between English and non-English agreement versions. You represent that Your use of Services does not violate this Agreement or any law, including, without limit, laws relating to money laundering, illegal gambling activities, support for terrorist activities or fraud. Information You provide Western Union shall be truthful and complete. You shall indemnify Western Union for all losses of any kind (including attorney fees) arising out of any Agreement breach by You or Receiver. Western Union reserves the right to change Services without notice. Western Union may refuse to provide Services to any person.

For questions, inquiries or comments please contact Western Union at 1-800-325-6000, or P.O. Box 6036, Englewood, CO 80112.

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E-Sign Disclosure and Consent Notice

This E-Sign Disclosure and Consent Notice ("Notice") applies to all communications, as defined below, for the Service. Under this Notice, communications you receive in electronic form from us will be considered "in writing."

By using the Services ("Electronic Services") you hereby consent to this Notice and affirm that you have access to the hardware and software requirements identified below. In addition, you must review and accept the terms of these services. If you choose not to consent to this Notice or you withdraw your consent, you will be restricted from using Electronic Services.

COVERED COMMUNICATIONS

May include, but are not limited to, disclosures and communications we provide to you regarding our services such as: (i) terms and conditions, privacy statement or notices and any changes thereto; (ii) pre-payment disclosures, transaction receipts and confirmations; and (iii) customer service communications (such as claims of error communications) ("Communications").

METHODS OF PROVIDING COMMUNICATIONS

We may provide Communications to you by email or by making them accessible on the websites, mobile applications, or mobile websites (including via "hyperlinks" provided online and in e-mails). Communications will be provided online and viewable using browser software or PDF files.

HARDWARE AND SOFTWARE REQUIREMENTS

To access and retain electronic Communications, you must have:

- A valid email address;
- A computer, mobile, tablet or similar device with internet access and current browser software and computer software that is capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form;
- Sufficient storage space to save Communications (whether presented online, in e-mails or PDF) or the ability to print Communications.

We may request that you respond to an email to demonstrate you are able to receive these Communications.

HOW TO WITHDRAW YOUR CONSENT

You may withdraw your consent to receive Communications under this Notice by writing to us at "Attn: E-Sign Disclosure and Consent Notice, PO Box 6036, Englewood, CO USA 80112," or by contacting us via the "Contact Us" link at westernunion.com. Your withdrawal of consent will cancel your agreement to receive electronic Communications, and therefore, your ability to use our Electronic Services.

REQUESTING PAPER COPIES OF ELECTRONIC COMMUNICATIONS

You may request a paper copy of any Communications; we will mail you a copy via U.S. Mail. To request a paper copy, contact us by writing to "Attn: E-Sign Disclosure and Consent Notice, PO Box 6036, Englewood, CO USA 80112," or by contacting us via the "Contact Us" link at westernunion.com. Please provide your current mailing address so we can process this request. Western Union may charge you a reasonable fee for this service.

UPDATING YOUR CONTACT INFORMATION

It is your responsibility to keep your primary email address current so that Western Union can communicate with you electronically. You understand and agree that if Western Union sends you a Communication but you do not receive it because your primary email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, Western Union will be deemed to have provided the Communication to you; however, we may deem your account inactive. You may not be able to transact using our Online Services until we receive a valid, working primary email address from you.

If you use a spam filter or similar software that blocks or re-routes emails from senders not listed in your email address book, we recommend that you add Western Union to your email address book so that you can receive Communications by e-mail.

You can update your primary email address or other information by writing to us at "Attn: E-Sign Disclosure and Consent Notice, PO Box 6036, Englewood, CO USA 80112," or by contacting us via the "Contact Us" link at westernunion.com.

FEDERAL LAW

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

TERMINATION/CHANGES

We reserve the right, in our sole discretion, to discontinue the provision of your Communications, or to terminate or change the terms and conditions on which we provide Communications. We will provide you with notice of any such

termination or change as required by law.

Rev. 8/2015

The information transmitted, including any content in this communication is confidential, is intended only for the use of the intended recipient and is the property of The Western Union Company or its affiliates and subsidiaries. If you are not the intended recipient, you are hereby notified that any use of the information contained in or transmitted with the communication or dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify the Western Union sender immediately by replying to this message and delete the original message